



**Missouri Department of Insurance, Financial Institutions & Professional Registration
Insurance Market Regulation Division
Life & Health Section**

Mandated Coverage and Mandated Offers for Medical Expense & HMO Policy Forms

REVIEW REQUIREMENTS	Citation	Summary	Mandate, Offer or Required Provision.
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Mandates and Offers - SERVICES -

<i>An Offer is a mandate to offer coverage. The following mandates apply to both group and individual contracts unless stated.</i>			
Diabetes	<u>376.385 RSMo.</u>	Coverage for all physician-prescribed equipment, supplies and self-management training.	OFFER
Drug Co-pay	<u>376.386 RSMo.</u>	1 co-pay for multi dosage, where applicable	MANDATE
Drug Cancellation Notification	<u>376.392 RSMo.</u>	Carriers are required to notify enrollees 30 days prior to cancellation of a specific Rx.	MANDATE
Newborn coverage	<u>376.406 RSMo.</u>	Moment of birth to 31 days.	MANDATE
Clinical Trials	<u>376.429 RSMo.</u>	Shall provide coverage for routine patient care costs incurred from phase II, III or IV clinical trials	MANDATE
Newborn Hearing Screening	<u>376.1220</u>	Coverage for Newborn hearing screening, necessary re-screening, follow-up.	MANDATE
Speech & Hearing	<u>376.781</u>	Coverage for the necessary care and treatment of loss or impairment of speech or hearing.	OFFER
Mammography	<u>376.782 RSMo.</u>	Minimum requirements	MANDATE
Child Health Supervision	<u>376.801 RSMo.</u>	<i>Applies to Group only</i>	OFFER
Coverage for adopted children	<u>376.816 RSMo.</u>	Provision identifying the effective dates of coverage for adoptive children	MANDATE
Child Coverage: Discrimination Prohibited	<u>376.820</u>	Prohibited discrimination of child enrollment	MANDATE
Direct access OB/GYN	<u>376.1199 RSMo.</u>	Direct access OB/GYN, Osteoporosis, Contraceptives	MANDATE
Chemotherapy	<u>376.1200 RSMo.</u>	Chemotherapy/Bone Marrow Transplants	OFFER
Reconstructive surgery following mastectomy	<u>376.1209 RSMo.</u>	Coverage for reconstructive surgery & prosthetic devices following mastectomy	MANDATE
Minimum maternity benefits	<u>376.1210 RSMo.</u>	48/96 hour inpatient, post-discharge, etc.	MANDATE
Childhood immunizations	<u>376.1215 RSMo.</u>	Childhood immunizations with no deductible, coinsurance or co-payment	MANDATE
First Steps	<u>376.1218 RSMo.</u>	For children enrolled in the Part C early intervention system.	MANDATE
PKU testing and formula	<u>376.1219 RSMo.</u>	Coverage for the treatment of phenylketonuria	MANDATE
Coverage for hospital dental procedure	<u>376.1225</u>	Coverage for general anesthesia, hospital charges for dental care	MANDATE



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Coverage for Chiropractic Care	<u>376.1230</u>	Shall provide chiropractic care, as defined in chapter 331, RSMo, as part of basic health care services for covered conditions. Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE See note for applicability
Cancer Screenings	<u>376.1250</u>	Pelvic exam, prostate exam, colorectal exam, etc.	MANDATE
Cancer Diagnosis- 2 nd Opinion	<u>376.1253</u>	Patient has the right to a referral for a second opinion.	MANDATE
Antigen Testing	<u>376.1275</u>	Antigen testing – Bone marrow transplantation	MANDATE
Testing for lead poisoning	<u>376.1290</u>	Coverage for testing pregnant women for lead poisoning and for all testing for lead poisoning authorized by sections 701.340 to 701.349, RSMo, or by rule of the department of health and senior services promulgated pursuant to sections 701.340 to 701.349, RSMo.	OFFER

Mental Health / Chemical Dependency

Alcoholism	<u>376.779 RSMo</u>	30 days inpatient treatment for alcoholism - applicable if the benefits outlined under 376.811 are not automatically included or are rejected and the benefits outlined under 376.827 are not provided	MANDATE
Definitions	<u>376.810</u>	Definitions: chemical dependency & mental illness	MANDATE
Chemical dependency and mental illness benefits	<u>376.811</u>	Minimum standards for coverage offered for chemical dependency and mental illness	OFFER
Mental Health & Chemical Dependency	<u>376.825</u> ____	Mental Health & Chemical Dependency Minimums (If Coverage Included)	MANDATE
Mental Health Parity	<u>376.1550</u>	No longer allows a time limit for in-patient requirement as found in 376.811.2(3). Applies to group policies with mental health coverage. Does not apply to “individually underwritten” coverage. (Some groups may be individually underwritten such as Association or Discretionary groups)	MANDATE – See note for applicability

Grievance Procedures & Utilization Review

Definitions UR	<u>376.1350 RSMo.</u>	Definitions UR	Listed for general reference purposes
Right to appeal	<u>376.1361.10</u>	Right to appeal for coverage of drugs & durable medical equip.	MANDATE
UR Determinations	<u>376.1363 RSMo.</u>	Notification requirements for UR determinations	MANDATE
Determination for emergency services	<u>376.1367 RSMo.</u>	UR or benefit determination for emergencies	MANDATE



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Utilization Review procedures	<u>376.1372 RSMo.</u>	UR procedures in EOC	MANDATE
Grievance procedures in EOC	<u>376.1378 RSMo.</u>	Includes statement that enrollee can contact MDI at anytime	MANDATE
Grievance procedures	<u>376.1382 RSMo.</u>	Guidelines for 1 st level grievance procedure identified	MANDATE
Grievance: second level review	<u>376.1385 RSMo.</u>	Guidelines for 2 nd level grievance	MANDATE
Expedited review	<u>376.1389 RSMo.</u>	Procedure for an expedited review	MANDATE

REQUIRED PROVISIONS

Conversion - group	<u>376.397 RSMo.</u>	Conversion upon termination of eligibility - group	Required Provision
Continuation of coverage	<u>376.428 RSMo.</u>	Continuation for terminated member - group	Required Provision
Extension of Benefits - group	<u>376.438</u>	Provision for extension of benefits in the event of total disability at the date of any termination	Required Provision
Public Hospitals	<u>376.778</u>	Payment to public hospitals	Required Provision
Spousal continuation - group	<u>376.891-894 RSMo.</u>	Following COBRA	Required Provision
Free Look	<u>20 CSR 400-2.010</u>	10 day free look period for <u>all individual and discretionary group</u> policy forms	Required Provision
Elements of coverage required	<u>20 CSR 400-2.060(3)</u>	Elements of coverage required	Listed for general reference purposes